

Information to identify the case:

Debtor 1	<u>Steven W. Smith</u>	Social Security number or ITIN	xxx-xx-9455
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Leslee D. Smith</u>	Social Security number or ITIN	xxx-xx-7949
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-22574-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Steven W. Smith

Leslee D. Smith
aka Leslee Dominowski Smith, fka Leslee
Dominowski

12/30/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven W. Smith
Leslee D. Smith
Debtor(s)

Case No. 20-22574-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin

Page 1 of 4

Date Rcvd: Dec 30, 2020

Form ID: 318

Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Steven W. Smith, Leslee D. Smith, 21021 N. 56th St. , Apt. 2079, Phoenix, AZ 85054-5603
tr	+ Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15285012	+ ABB Optical Group, 12301 NW 39th Street, Coral Springs, FL 33065-2403
15285013	+ Art Optical, PO Box 1848, Grand Rapids, MI 49501-1848
15285016	+ CBL/Westmoreland LP, 5256 Route 30, Greensburg, PA 15601-7751
15285022	+ Comcast, PO Box 45, Cresson, PA 16630-0045
15285036	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040
15285027	+ Emerging Vision Inc., 100 Quentin Roosevelt Blvd., Suite 508, Garden City, NY 11530-4843
15285025	Emerging Vision Inc., 520 Eighth Avenue - 23rd Floor, New York, NY 10018
15285026	+ Emerging Vision Inc., Attn: President, 100 Quentin Roosevelt Blvd. - Suite 508, Garden City, NY 11530-4843
15285028	+ Eyeware Designs LTD., 999 South Oyster Bay Road, Suite 310, Bethpage, NY 11714-1042
15285029	+ FGX International, 500 George Washington Highway, Smithfield, RI 02917-1926
15285030	+ Forefront Dermatology, 801 York Street, Manitowoc, WI 54220-4630
15285031	+ Healthy Eyes Advantage Inc., PO Box 679870, Dallas, TX 75267-9870
15285032	+ Integra Bank South, 2 West Main Street, Uniontown, PA 15401-3408
15285033	+ Kingsbrooke Estate Homeowners, c/o BHHS Preferred Porperty ManagementCo, 3820 Old William Penn Highway, Murrys ville, PA 15668-1841
15285034	+ Kingsbrooke Estates, Homeowners Association, c/o T&R Real Estate Property Management, 3830 Old William Penn Highway, Murrys ville, PA 15668-1850
15285039	+ MOREL, 500 West Main Street, Ste. 7, Wyckoff, NJ 07481-1406
15285037	+ Marcolin U.S.A. Eyewear Corp., 3140 Route 22 West, Somerville, NJ 08876-3548
15285038	Medpost Urgent Care - Scottsdale, PO Box 740604, Los Angeles, CA 90074-0604
15285043	NTB Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403
15285041	Nassau OOGP Vision Group, PO Box 814109, Dallas, TX 75381-4109
15285042	NextCare Urgent Care, 2550 N Thunderbird Circle, Ste. 123, Mesa, AZ 85215-1217
15285048	PNC Bank Mortgage Service, PO Box 8703, Dayton, OH 45401-8703
15285046	Peoples Natural Gas, PO Box 535323, Pittsburgh, PA 15253-5323
15285045	Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760
15285049	+ Rabkin Dermatopathology Lab P.C., 440 William Pitt Way, Pittsburgh, PA 15238-1330
15285050	Safilo USA Inc., PO Box 35118, Newark, NJ 07193-5118
15285051	Singer Specs, Westmoreland Mall, Route 30 East, Greensburg, PA 15601
15285052	+ Singer Specs of Westmoreland Inc., 100 Quentin Roosevelt Blvd., Suite 508, Garden City, NY 11530-4843
15285054	+ Standard Bank, 2640 Monroeville Blvd., Monroeville, PA 15146-2314
15285062	Synchrony Bank/CareCredit Rewards, Attn: Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064
15285068	+ TURA Inc., PO Box 426, Muncy, PA 17756-0426
15285066	+ Three Rivers Optical, 260 Bilmar Drive, Pittsburgh, PA 15205-4601
15285067	+ Tobin D. George Law Care Inc., 241 Pores Road, Greensburg, PA 15601-6282
15285071	Visa, PO Box 31537, Tampa, FL 33631-3537
15285073	+ Waste Management of Pennsylvania Inc., PO Box 43470, Phoenix, AZ 85080-3470

TOTAL: 38

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

District/off: 0315-2

User: admin

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Date Rcvd: Dec 30, 2020

Form ID: 318

Total Noticed: 70

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 31 2020 05:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 31 2020 01:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 31 2020 05:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 31 2020 01:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Dec 31 2020 05:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15285014	EDI: BANKAMER.COM	Dec 31 2020 05:53:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
15285015	+ EDI: CITICORP.COM	Dec 31 2020 05:53:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
15285020	+ EDI: COMCASTCBLCENT	Dec 31 2020 05:53:00	Comcast, 1500 Market Street, Philadelphia, PA 19102-2107
15285021	EDI: COMCASTCBLCENT	Dec 31 2020 05:53:00	Comcast, PO Box 719, Toledo, OH 43697-0719
15285019	EDI: COMCASTCBLCENT	Dec 31 2020 05:53:00	Comcast, PO Box 3005, Southeastern, PA 19398-3005
15285023	EDI: WFNNB.COM	Dec 31 2020 05:53:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
15285024	EDI: DISCOVER.COM	Dec 31 2020 05:53:00	Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316
15285017	EDI: JPMORGANCHASE	Dec 31 2020 05:53:00	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
15285018	EDI: JPMORGANCHASE	Dec 31 2020 05:53:00	Chase/Southwest, P.O. Box 15298, Wilmington, DE 19850-5298
15285035	+ Email/Text: bankruptcy@luxotticaretail.com	Dec 31 2020 01:56:00	Luxottica of America Inc., 12 Harbor Park Drive, Port Washington, NY 11050-4649
15285040	+ Email/Text: mawccollection@mawc.org	Dec 31 2020 01:57:00	Municipal Authority of Westmoreland Co., 124 Park and Pool Road, New Stanton, PA 15672-2404
15285047	Email/Text: Bankruptcy.Notices@pnc.com	Dec 31 2020 01:56:00	PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230-3429
15285044	EDI: RMSC.COM	Dec 31 2020 05:53:00	PayPal Crdit, PO Box 965064, Orlando, FL 32896-5064
15285055	EDI: RMSC.COM	Dec 31 2020 05:53:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
15285053	+ Email/Text: bankruptcynotices@squareup.com	Dec 31 2020 01:57:00	Square Capital LLC, 1455 Market Street, Suite 600, MSC717, San Francisco, CA 94103-1332
15285056	+ EDI: RMSC.COM	Dec 31 2020 05:53:00	Syncb/PPC, PO Box 965005, Orlando, FL 32896-5005
15285057	EDI: RMSC.COM	Dec 31 2020 05:53:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
15285058	EDI: RMSC.COM	Dec 31 2020 05:53:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064
15285936	+ EDI: RMSC.COM		

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15285059	EDI: RMSC.COM	Dec 31 2020 05:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15285060	EDI: RMSC.COM	Dec 31 2020 05:53:00	Synchrony Bank/Ashley Furniture, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
15285061	EDI: RMSC.COM	Dec 31 2020 05:53:00	Synchrony Bank/Ashley Furniture, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
15285063	+ EDI: RMSC.COM	Dec 31 2020 05:53:00	Synchrony Bank/BP, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
15285065	Email/Text: tcm.bk@icba.tcmbank.com	Dec 31 2020 05:53:00	Synchrony Bank/JCPenney, PO Box 965007, Orlando, FL 32896-5007
15285064	EDI: WTRRN BANK.COM	Dec 31 2020 01:57:00	TCM Bank NA, PO Box 31481, Tampa, FL 33631-3481
15285070	+ Email/Text: BankruptcyNotice@upmc.edu	Dec 31 2020 05:53:00	Target Card Services, PO Box 1581, Minneapolis, MN 55440-1581
15285069	+ Email/Text: lorir@utmapa.org	Dec 31 2020 01:57:00	UPMC, 2 Hot Metal St., Dist. Room 386, Pittsburgh, PA 15203-2348
15285072	+ Email/Text: rmcbknotices@wm.com	Dec 31 2020 01:57:00	Unity Township Municipal Authority, PO Box 506, Pleasant Unity, PA 15676-0506
15285074	Email/Text: bankruptcy@firstenergycorp.com	Dec 31 2020 01:57:00	Waste Management, 2625 W. Grandview Rd., Ste. 150, Phoenix, AZ 85023-3109
		Dec 31 2020 01:57:00	West Penn Power, 76 South Main Street, Akron, OH 44308-1890

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
aty	*+	Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2020 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: admin

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Date Rcvd: Dec 30, 2020

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Brian Nicholas

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com

Eugene D. Frank

on behalf of Joint Debtor Leslee D. Smith efrank.esq@comcast.net

Eugene D. Frank

on behalf of Debtor Steven W. Smith efrank.esq@comcast.net

Lisa M. Swope

on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com
PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

Lisa M. Swope

lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

Maria Miksich

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8